

**Information to identify the case:**

Debtor 1 Ryan T Messina  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 18-16108-CMG

Social Security number or ITIN xxx-xx-0335

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ryan T Messina

7/13/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ryan T Messina  
 Debtor

Case No. 18-16108-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Ryan T Messina, 110 Riverside Gardens, Hackettstown, NJ 07840-2406  
 517419368 +TD BANK USA/ TARGET CREDIT, NCD-0540, PO BOX 1470, Minneapolis, MN 55440-1470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517419358	E-mail/Text: mtamsett@adminrecovery.com Jul 13 2018 23:36:25	Admin Recovery, LLC, 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809
517419359	EDI: BANKAMER.COM Jul 14 2018 03:03:00	Bank of America, PO Box 15019, Wilmington, DE 198865719
517419360	EDI: CHASE.COM Jul 14 2018 03:13:00	Chase from Slate, Cardmember Service, PO Box 15153, Wilmington, DE 198865153
517419361	+EDI: FSAE.COM Jul 14 2018 03:13:00	First Source, 205 Bryant Woods South, Amherst, NY 14228-3609
517419363	+EDI: RMSC.COM Jul 14 2018 03:13:00	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
517419364	EDI: RMSC.COM Jul 14 2018 03:13:00	SYNCB/Walmart, PO BOX 965036, Orlando, FL 32896-5036
517426265	+EDI: RMSC.COM Jul 14 2018 03:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517419365	EDI: RMSC.COM Jul 14 2018 03:13:00	Synchrony Bank - Yamaha, PO Box 530912, Atlanta, GA 30353-0912
517419366	EDI: RMSC.COM Jul 14 2018 03:13:00	Synchrony Bank/ Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
517419367	EDI: TDBANKNORTH.COM Jul 14 2018 03:13:00	TD Bank NA, PO BOX 84037, Columbus, GA 31908-4037
517419369	EDI: TFSR.COM Jul 14 2018 03:13:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517419370	EDI: TFSR.COM Jul 14 2018 03:13:00	Toyota Motor Credit Corp, 5005 N. River Blvd, Cedar Rapids, IA 52411

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517419362 landlord

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Joan Sirkis Warren on behalf of Debtor Ryan T Messina joan@joanlaverylaw.com  
 John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com; NJ95@ecfcbis.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
 rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5